

JOB OPPORTUNITY

JOB TITLE; CREDIT OFFICER

BACKGROUND.

Kasambya Cooperative savings and Credit Society LTD is a member owned and registered savings and Credit Society Ltd with registration No6682/RCS. It operates with one branch in Kasambya Town council but plans to create branches as it expands its operations to cover neighboring Districts.

We are seeking for a skilled and Self Driven Credit Officer to Support and enhance our Services.

ROLE AND RESPONSIBILITIES.

Mobilize and identify potential clients appraise loans and present them in credit committee carry out disbursements, monitor, manage delinquent clients and renew loans in accordance with organization procedures.

Follow Kasambya SACCO's policies and Procedures to perform tasks in a correct and efficient manner. Handle all cash transactions with greatest care. Treat all clients' information as well as Kasambya SACCO information with care and keep silent about any information.

Treat all clients irrespective of sex, age religion or what so are in a friendly, respectful and professional way.

Mobilize and sensitize potential clients in order to increase and realize Kasambya SACCO's growth plan. Able to explain all products details at any time to every client.

Review all applications for a new and recurrent credit assess completeness of the loan documentation and any other necessary conditions before field visit.

Minimize Credit risks for the institution through a diligent character and cash flow based assessment for the loan applicants' income generating activities to household income and expenses. Inspect appraise and assess the credit risk fall clients in order to establish their repayment capacity.

Checks emails daily and replies to requests from colleagues, clients and any other related party in friendly manner.

Achieve qualitative and quantitative targets set by the manager.

Monitor the use of the loan according to procedure.

Communicate to clients and maintain a zero tolerance for arrears start immediate diligence management when payments are due according to procedure.

Review the performance of all loans approved by the loan committee make follow ups on all those that are not performing and take remedial action according to the KASACCO's loan manual and under the guidance of the manager.

Review and identify problematic loans that require services of court auctioneer/taking legal action

Compile, submit and monitor the progress of the loan recoveries and provide monthly progress reports to the manager.

QUALIFICATIONS

Education

Bachelor's degree in Business Administration, Cooperative, Microfinance or any other related field.

Experience

Minimum of two years minimum working experience in SACCO, Microfinance or Bank

Must be fluent in Luganda and English, knowledge of local area is an added is a strong advantage.

Skills

Computer Literacy (MS Excel and Accounting packages)

Age limit 25-30 years

High integrity with no criminal record.

Must have two credible Referees (LC1 and former employer)

Must be willing to reside in Maddu.

HOW TO APPLY

Submit Hand written applications with CV, Photocopies of Academic Documents, national ID, Two referees and addressed to Chairman Human Resource Committee Kasambya SACCO Head office or by E-mail Kasambyasacco@gmail.com.

Deadline not later than 30/09/2026.